

Lesson 8. ATM Crime Prevention

Lesson Purpose

To focus on the use of Automated Teller Machines (ATMs) with emphasis on personal safety considerations.

Learning Objectives

Participants will . . .

- Identify considerations in selecting an ATM for use.
- Describe strategies to reduce the likelihood of being robbed.
- List specific ATM use practices to prevent fraud.

Materials

Presentation: ATM Crime Prevention

Handout(s): *"ATM Crime Prevention"*

Supplement: *"Safe and Secure in an Electronic World"* and *"Automated Teller Machine Safety,"* from the National Crime Prevention Council.
Download at www.ncpc.org

Display sample bank account and credit card statements that include private financial information.

Related Resources

National Crime Prevention Council, www.ncpc.org

Lesson Plan

Time	Main Points	Slides
Introduction		
5 min.	Automated Teller Machines make our lives more convenient. There are, however, some safety and security issues that users should take into consideration when selecting and using an ATM.	1 – 2
	Briefly describe a local example of an ATM Crime.	
	Today we will look at things ATM users should take into consideration in selecting an ATM and review some strategies for making ATM visits safer and more secure.	2
	Distribute the handout, <i>"ATM Crime Prevention."</i>	

Time	Main Points	Slides
Presentation		
5 min.	<p>ATM Selection Considerations</p> <p>ATMs differ in the way they are installed. ATM customers should consider the environment around each ATM in deciding whether to use an ATM.</p> <p>Although the law sets minimum standards for ATM lighting, ATM users need to take some basic safety precautions: FOR EXAMPLE:</p> <ul style="list-style-type: none"> ▪ Do not select an ATM at the corner of a building. Rather, select an ATM located near the center of a building. ▪ Identify an ATM with maximum natural surveillance and visibility from the surrounding area. This will give a criminal a perceived notion of possible detection and increase the potential for witnesses should a crime occur. ▪ Select an ATM at a location void of barriers blocking the line of sight to the ATM. This includes shrubbery, landscaping, signs and decorative partitions or dividers. Barriers provide hiding areas for would-be assailants. 	3
	<ul style="list-style-type: none"> ▪ Select an ATM that is in a well-lighted location. ▪ Whenever possible, select an ATM that is monitored or patrolled by a security officer. ▪ Select an ATM with a wide-angle transaction camera and/or a continuous transaction surveillance camera. ▪ Solicit prior criminal activity statistics from law enforcement for the ATM site and surrounding neighborhood. ▪ Avoid ATM locations with large perimeter parking lots and numerous points of entry and exit. 	4
4 min.	<p>Prepare; trust your instincts</p> <p>Perform mental exercises and think out what you would do in different crime or personal security situations. Follow your instincts. If you feel you are in danger, respond immediately. Remember that your personal safety is the first priority. Criminals select their victims and targets, focusing on the unaware or the unprepared.</p> <ul style="list-style-type: none"> ▪ Walk purposefully and with confidence. ▪ Give the appearance that you are totally aware of your surroundings. ▪ Be aware of your total environment and what is going on around you. ▪ Criminals tend to avoid people who have this type of demeanor. 	5

Time	Main Points	Slides
4 min.	Prior to and During Transactions <ul style="list-style-type: none"> ▪ Maintain a small supply of deposit envelopes at home, in your car or office. Prepare all transaction paperwork prior to your arrival at the ATM site. This will minimize the amount of time spent at the ATM. ▪ Maintain an awareness of your surroundings throughout the entire transaction. Do not become so involved with your transaction that you are not aware of changing conditions around you. ▪ Do not wear expensive jewelry or take other valuables with you to the ATM. This is an added incentive to an assailant. 	6
	<ul style="list-style-type: none"> ▪ Be aware of anyone sitting in a parked car in close proximity to, or at a short distance away from, the ATM location. ▪ When leaving an ATM location, make sure you are not being followed. If you are being followed, drive immediately to a police station, sheriff's office or fire station, a crowded area, a well-lighted location or an open business. Flash your lights and sound your horn to bring attention to your situation. ▪ If you are involved in a confrontation and an attacker armed with a weapon demands your money or valuables, ALWAYS COMPLY. 	7
4 min.	Fraud Considerations <ul style="list-style-type: none"> ▪ Memorize your Personal Identification Number (PIN). Do not write it down or keep it in your wallet or purse. ▪ Shield the ATM keypad from anyone who may be standing or parked nearby. ▪ Make sure you retain your transaction receipt. Do not throw the receipt away at the ATM site. ▪ Immediately report any stolen or lost ATM card to the proper entities. 	8
3 min.	Summarizing <ul style="list-style-type: none"> ▪ The foremost consideration is ATM user security. If confronted by an assailant, give up what they demand. ▪ In selecting an ATM for use, focus on the walkways, access and parking areas that provide areas of concealment for assailants. ▪ Do not provide any opportunity that increases your risk of becoming a victim. Alter your habits and make yourself an undesirable target. 	9
Practice/feedback		
10 min.	<p>Have participants review the list of tips for safe ATM use in their handout. Ask them to place a checkmark (✓) beside the things they now do.</p> <p>Ask them to place an asterisk (*) beside the things that they need to begin to do.</p> <p>Give participants 5 to 7 minutes to complete this review.</p>	10

Time	Main Points	Slides
	The instructor should circulate among participants during this time. Conclude the activity by asking 2 or 3 volunteer participants to share what they learned from the review. The instructor should reinforce prevention strategies and key learning points.	

Evaluation		
10 min.	<p>Set-up</p> <p>We have a few minutes for questions and additional discussion. While we're doing that, we have a brief evaluation form we'd like for you to complete and leave with us. Your name is not required, but your feedback is very important. It will help us improve our presentation and program.</p> <p>Distribute evaluation forms and ask for questions or additional comments on what has been presented.</p> <p>Promote group discussion by encouraging audience members to help respond to questions. Use questions as an opportunity to clarify and reinforce key learning objectives.</p> <p>Wrap-up</p> <ul style="list-style-type: none"> ▪ Thank the audience for their attention and participation. ▪ Express appreciation to the sponsoring organization for the opportunity to speak. ▪ Remind them to leave evaluation forms. 	11

P&R

8. ATM Crime Prevention

Please tell us what you think about this lesson by circling the numbers that most closely reflect your opinions.

After this lesson . . .	Strongly Disagree	Disagree	Agree	Strongly Agree
a) I am better able to select an ATM based on its environment and features.	1	2	3	4
b) I know more strategies to reduce my likelihood of being robbed.	1	2	3	4
c) I know more about ATM use practices to prevent fraud.	1	2	3	4
d) I am now more likely to use safety strategies in selecting and using ATMs.	1	2	3	4
About this lesson . . .				
e) The information presented was valuable.	1	2	3	4
f) The lesson was presented in a clear and understandable manner.	1	2	3	4
g) Lesson activities and discussion were helpful.	1	2	3	4
h) I would recommend this lesson to others.	1	2	3	4

What was the most valuable thing you learned?

Please give one example of how you plan to use the information presented in this lesson.

How could this lesson be improved?

